

Official Form 1 (4/07)

United States Bankruptcy Court Northern District of Illinois						Voluntary Petition																					
Name of Debtor (if individual, enter Last, First, Middle): Lincoln, Matthew E				Name of Joint Debtor (Spouse) (Last, First, Middle): Lincoln, Nicole R																							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																							
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-3475				Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-5874																							
Street Address of Debtor (No. and Street, City, and State): 1815 Cumberland Dr. Plainfield, IL <div style="text-align: right; font-size: small;">ZIP Code 60544</div>				Street Address of Joint Debtor (No. and Street, City, and State): 1815 Cumberland Dr. Plainfield, IL <div style="text-align: right; font-size: small;">ZIP Code 60544</div>																							
County of Residence or of the Principal Place of Business: Will				County of Residence or of the Principal Place of Business: Will																							
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>				Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>																							
Location of Principal Assets of Business Debtor (if different from street address above):																											
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <div style="margin-top: 10px;"> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding </div> <hr/> Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																							
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																							
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY																					
Estimated Number of Creditors <table style="width: 100%; font-size: small;"> <tr> <td style="text-align: center;">1-49</td> <td style="text-align: center;">50-99</td> <td style="text-align: center;">100-199</td> <td style="text-align: center;">200-999</td> <td style="text-align: center;">1000-5,000</td> <td style="text-align: center;">5001-10,000</td> <td style="text-align: center;">10,001-25,000</td> <td style="text-align: center;">25,001-50,000</td> <td style="text-align: center;">100,001-100,000</td> <td style="text-align: center;">OVER 100,000</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>								1-49	50-99	100-199	200-999	1000-5,000	5001-10,000	10,001-25,000	25,001-50,000	100,001-100,000	OVER 100,000	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-49	50-99	100-199	200-999	1000-5,000	5001-10,000			10,001-25,000	25,001-50,000	100,001-100,000	OVER 100,000																
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Estimated Assets <table style="width: 100%; font-size: small;"> <tr> <td style="text-align: center;"><input type="checkbox"/> \$0 to \$10,000</td> <td style="text-align: center;"><input type="checkbox"/> \$10,001 to \$100,000</td> <td style="text-align: center;"><input checked="" type="checkbox"/> \$100,001 to \$1 million</td> <td style="text-align: center;"><input type="checkbox"/> \$1,000,001 to \$100 million</td> <td style="text-align: center;"><input type="checkbox"/> More than \$100 million</td> </tr> </table>						<input type="checkbox"/> \$0 to \$10,000	<input type="checkbox"/> \$10,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																	
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Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Lincoln, Matthew E

Lincoln, Nicole R

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location

Where Filed: - None -

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Joseph Q. Lou #

July 13, 2007

Signature of Attorney for Debtor(s)

(Date)

Joseph Q. Lou # 6290082

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Statement by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Lincoln, Matthew E

Lincoln, Nicole R

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Matthew E Lincoln
Signature of Debtor Matthew E Lincoln

X /s/ Nicole R Lincoln
Signature of Joint Debtor Nicole R Lincoln

Telephone Number (If not represented by attorney)

July 13, 2007

Date

Signature of Attorney

X /s/ Joseph Q. Lou #
Signature of Attorney for Debtor(s)

Joseph Q. Lou # 6290082
Printed Name of Attorney for Debtor(s)

Legal Helpers, PC
Firm Name
20 W. Kinzie
13th Floor
Chicago, IL 60610

Address

(312) 467-0004 Fax: (312) 467-1832
Telephone Number

July 13, 2007
Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X _____
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re Matthew E Lincoln
Nicole R Lincoln

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re Matthew E Lincoln
Nicole R Lincoln

Debtor(s)

Case No.

Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Nicole R Lincoln
Nicole R Lincoln

Date: July 13, 2007

United States Bankruptcy Court
Northern District of Illinois

In re Matthew E Lincoln,
Nicole R Lincoln

Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	200,000.00		
B - Personal Property	Yes	3	10,340.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		199,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	26		308,588.67	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,978.08
J - Current Expenditures of Individual Debtor(s)	Yes	2			6,310.00
Total Number of Sheets of ALL Schedules		38			
Total Assets			210,340.00		
Total Liabilities				507,588.67	

United States Bankruptcy Court
Northern District of Illinois

In re Matthew E Lincoln,
Nicole R Lincoln

Debtors

Case No. _____

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	38,831.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	38,831.00

State the following:

Average Income (from Schedule I, Line 16)	5,978.08
Average Expenses (from Schedule J, Line 18)	6,310.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	6,945.29

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		8,160.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		308,588.67
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		316,748.67

Form B6A
(10/05)

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real Estate located at: 1815 Cumberland Dr. Plainfield, IL 60586	fee simple	J	200,000.00	187,000.00

Sub-Total > 200,000.00 (Total of this page)

Total > 200,000.00

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

Form B6B
(10/05)

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account with LaSalle Bank	H	0.00
		Checking account with First Midwest	W	0.00
		Savings account with First Midwest	W	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous used household goods	J	1,300.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous books, tapes, CD's etc.	J	100.00
6. Wearing apparel.		Personal Used Clothing	J	800.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Employer - Term Life Insurance - no cash surrender value	H	0.00
		Employer - Term Life Insurance - no cash surrender value	W	0.00
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > 2,200.00
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

Form B6B
(10/05)

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		403b through employer	W	2,300.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.		2006 Tax Refund. \$12,985 Used On Necessities.	J	0.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total > 2,300.00
(Total of this page)

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

Form B6B
(10/05)

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Chevrolet Blazer, 115k miles	J	3,840.00
		1996 Dodge Caravan, 140K miles	J	2,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	5,840.00
(Total of this page)	
Total >	10,340.00

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

Form B6C
(4/07)

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Real Property</u>			
Real Estate located at: 1815 Cumberland Dr. Plainfield, IL 60586	735 ILCS 5/12-901	30,000.00	200,000.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Checking account with LaSalle Bank	735 ILCS 5/12-1001(b)	0.00	0.00
<u>Household Goods and Furnishings</u>			
Miscellaneous used household goods	735 ILCS 5/12-1001(b)	1,300.00	1,300.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Miscellaneous books, tapes, CD's etc.	735 ILCS 5/12-1001(b)	100.00	100.00
<u>Wearing Apparel</u>			
Personal Used Clothing	735 ILCS 5/12-1001(a)	800.00	800.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
403b through employer	735 ILCS 5/12-1006	2,300.00	2,300.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
1996 Dodge Caravan, 140K miles	735 ILCS 5/12-1001(b)	2,000.00	2,000.00

Total: 36,500.00 206,500.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D	W I F E	J O I N T	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		Husband, Wife, Joint, or Community							
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
Account No. xxxxx3475									
Americredit PO Box 78143 Phoenix, AZ 85062-8143	J								
		2005							
		PMSI							
		2000 Chevrolet Blazer, 115k miles							
		Value \$ 3,840.00						12,000.00	8,160.00
Account No. xxx-xx-3475									
First Horizon Home Loans 4000 Horizon Way Irving, TX 75063	J								
		00							
		Mortgage							
		Real Estate located at: 1815 Cumberland Dr. Plainfield, IL 60586							
		Value \$ 200,000.00						187,000.00	0.00
Account No.									
		Value \$							
Account No.									
		Value \$							
Subtotal (Total of this page)								199,000.00	8,160.00
Total (Report on Summary of Schedules)								199,000.00	8,160.00

0 continuation sheets attached

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trust or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Official Form 6F (10/06)

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. TCFxxxxxx9547 ACC International 919 Estes Ct Schaumburg, IL 60193		J	2004 Notice Only - Collection Agency for TCF Bank				0.00
Account No. xxxxxxxxxxxx7400 ACS Education Services 2505 S Finley Rd Lombard, IL 60148		J	2006 Charge				189.00
Account No. xxx7682 ADT Security Services PO Box 650485 Dallas, TX 75265		J	2004 Security Service				183.00
Account No. xxxxxxxxxxxxPAx0002 Aes/wachovia Bank Po Box 2461 Harrisburg, PA 17105		W	Opened 5/17/06 Educational				21,558.00
Subtotal (Total of this page)							21,930.00

25 continuation sheets attached

Official Form 6F (10/06) - Cont.

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxPAX0001 Aes/wachovia Bank Po Box 2461 Harrisburg, PA 17105	W	Opened 5/17/06 Educational				18,958.00
Account No. xxxxxxx71-02 AFNI, Inc 404 Brock Drive PO Box 3427 Bloomington, IL 61701	J	2005 Notice Only - Collection Agency for Cingular				0.00
Account No. xxxxxx0395 Afni, Inc. Po Box 3427 Bloomington, IL 61702	W	Opened 11/27/06 Last Active 1/01/07 Collection Cingular				962.00
Account No. xxxxxx6671 Afni, Inc. Po Box 3427 Bloomington, IL 61702	H	Opened 10/31/05 Last Active 8/01/06 Collection Cingular				488.00
Account No. xxxxxxx1441 Allied Interstate 3000 Corporate Exchange Dr 5th Floor Columbus, OH 43231	J	2004 Notice Only - Collection Agency for Primary Teachers				0.00
Sheet no. <u>1</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 20,408.00

Official Form 6F (10/06) - Cont.

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Axxxxxxx/Pxxxx7862 Allied Interstate 3000 Corporate Exchange Dr 5th Floor Columbus, OH 43231	J	2004 Notice Only - Collection Agency for Capital One				0.00
Account No. xx5858 American Credit Systems, Inc 400 W. Lake Street Suite 111 Roselle, IL 60172-0849	J	2004 Notice Only - Collection Agency for Hinckley Springs				0.00
Account No. xxxxxx8529 American Education Services PO Box 2461 Harrisburg, PA 17105	J	2006 Notice Only - Collection Agency for Wachovia bank				0.00
Account No. 2879 AmeriCash Loans 180 S Bollingbrook Rd Bolingbrook, IL 60440	J	2006 Loan				3,409.00
Account No. xxxxx9035 Americredit 801 Cherry St Ste 3900 Fort Worth, TX 76102	J	Opened 6/04/02 Last Active 3/03/07 Automobile				7,777.00
Sheet no. <u>2</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 11,186.00

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xx9337 Appelles PO Box 1197 Westerville, OH 43086	J	2005 Notice Only - Collection Agency for ADT Security				0.00
Account No. xxxx3234 Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714	J	2006 Notice Only - Collection Agency for Capital One				0.00
Account No. xxxx3053 Asset Acceptance LLC 208 S LaSalle St Suite 814 Chicago, IL 60604	J	2006 Notice Only - Collection Agency for SBC				0.00
Account No. xxxxxxxx0292 Associated Pathologists of Joliet PO Box 8660 Saint Louis, MO 63126	J	2005 Medical Bills				45.00
Account No. Fxxxxx8044 Associated Radiologists of Joliet 39069 Treasury Center Chicago, IL 60694	J	2006 Medical Bills				182.00
Sheet no. <u>3</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 227.00

Official Form 6F (10/06) - Cont.

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx9571 Attention, LLC PO Box 2348 Sherman, TX 75091	J	2004 Notice Only - Collection Agency for Emergency Healthcare Physicians				0.00
Account No. xxx2619 Blatt, Hassenmiller et al 125 S. Wacker Suite 400 Chicago, IL 60606	J	2006 Notice Only - Collection Agency for Wells Fargo				0.00
Account No. xx-xx417-0 Blitt and Gaines, P.C. 318 W. Adams Street Suite 1600 Chicago, IL 60606	J	2004 Notice Only - Collection Agency for Capital One				0.00
Account No. xxx9807 Bureau of Collection Recovery, Inc 7575 Corporate Way Eden Prairie, MN 55344	J	2005 Notice Only - Collection Agency for Cingular Wireless				0.00
Account No. xx5875 Cab Serv 60 Barney Dr Joliet, IL 60435	W	Opened 4/01/04 Last Active 7/01/04 Med1joliet Radiological Service Co				136.00
Sheet no. <u>4</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 136.00

Official Form 6F (10/06) - Cont.

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx9719 CAB Services 60 Barney Dr Joliet, IL 60435	J	2004 Notice Only - Collection Agency for Joliet Radiological Service Corp.				0.00
Account No. xxxxxxxx2086 Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060	J	Opened 5/05/00 Last Active 9/11/03 CreditCard				1,862.00
Account No. xxxxxxxx1174 Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060	J	Opened 4/06/00 Last Active 9/12/03 CreditCard				1,356.00
Account No. xxxxxxxx7655 Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060	J	Opened 3/31/00 Last Active 12/15/06 CreditCard				775.00
Account No. xxxx-xxxx-xxxx-3520 Capital One PO Box 30285 Attn: Bankruptcy Dept Salt Lake City, UT 84130-0285	J	2003 Credit card				1,313.67
Sheet no. <u>5</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 5,306.67

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxx5928	J	2005 Notice Only - Collection Agency for Jewel Osco				0.00
Category Payment Recovery Services 3500 5th St Northport, AL 35476						
Account No. xxx2847	J	2004 Notice Only - Collection Agency for Wells Fargo Financial				0.00
Central Credit Services, Inc. PO Box 189 Saint Charles, MO 63302						
Account No. xxxx2632	J	2006 Notice Only - Collection Agency for Office Depot				0.00
Certegy Recovery Services 3500 5th St. Northport, AL 35476						
Account No. xx Gxx6815	J	2002 Medical bills				376.00
Children's Medical Group 75 Remittance Dr Ste 1312 Chicago, IL 60675						
Account No. xx Gxx7999	J	2006 Medical Bills				503.00
Children's Memorial Medical Group 75 Remittance Dr Ste 1312 Chicago, IL 60675						
Sheet no. <u>6</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 879.00

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxx9091 Cingular Wireless 5020 Ash Grove Road Springfield, IL 62707	J	2004 Cellular/Paging				990.00
Account No. xxxxx9074 Cingular Wireless 5020 Ash Grove Road Springfield, IL 62707	J	2003 Cellular/Wireless				425.00
Account No. RG-3635 City of Joliet Collector's Office Joliet, IL 60432	J	2006 Alarm Services				80.00
Account No. xxxxxx-xx3850 City of Joliet Municipal Services 150 W Jefferson St Joliet, IL 60432	J	2006 Utilities				247.00
Account No. xxx2660 Collection Co. of America 700 Longwater Dr. Norwell, MA 02061-1624	J	2003 Notice Only - Collection Agency for SBC				0.00
Sheet no. <u>7</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,742.00

Official Form 6F (10/06) - Cont.

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. CExx3OE541 Collegiate Funding Services PO Box 6004 Ridgeland, MS 39158	J	2005 Student Loans				38,831.00
Account No. xxxxxx5012 Com Ed Customer Care Center PO Box 805379 Chicago, IL 60680	J	2005 Utilities				291.00
Account No. xxxxxxxxxxxx5890 Comcast Correspondence Division 943 N. Expressway #15- PMB 19 Brownsville, TX 78520	J	2005 Cable				765.00
Account No. Lx1496 Commercial Recovery Corporation PO Box 49421 Minneapolis, MN 55449	J	2002 Notice Only - Collection Agency for Lifetouch National School Studios				0.00
Account No. Rx-xxxxx5541 Compucred PO Box 111100 Cincinnati, OH 45211	J	2004 Notice Only - Collection Agency for Nationwide Learning				0.00
Sheet no. <u>8</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						39,887.00

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx0163 Computer Credit 640 W Fourth Street P.O. Box 5238 Winston Salem, NC 27113	J	2003 Notice Only - Collection Agency for Hinsdale Hospital				0.00
Account No. xxxxxx7158 Consumer Potfolio Services PO Box 57071 Irvine, CA 92619	J	2004 Personal Loan				327.00
Account No. xx8192 Credit Bureau Of Farib 28 3rd St Ne Faribault, MN 55021	H	Opened 4/30/04 Last Active 7/01/04 Collection Jostens Inc				228.00
Account No. xxxxxx1256 Credit Protect Assoc 1355 Noel Rd Suite 2100 Dallas, TX 75240	H	Opened 8/25/06 Last Active 11/01/06 Collection Comcast				513.00
Account No. xx-xxxxx-xxxxxxxxxxxx5890 Credit Protection Association, LP 13355 Noel Road Dallas, TX 75240	J	2006 Notice Only - Collection Agency for Comcast				0.00
Sheet no. <u>9</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,068.00

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx7675 Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914	W	Opened 8/28/06 Last Active 11/01/06 Collection Associated Radiologists Of Jol				182.00
Account No. xxx4583 Creditors Collection Bureau P.O. Box 63 Kankakee, IL 60901		2005 Notice Only - Collection Agency for Provena St. Joseph Medical Center				0.00
Account No. xxx4583 Credtrs Coll Pob 63 151 N Schuyler Ave Kankakee, IL 60901	W	Opened 6/01/05 Last Active 10/01/05 Med102 Provena St Joseph Medical C				1,394.00
Account No. xxxxxxxxxxx1430 D&B RMS 305 Fellowship Rd Ste 100 Mount Laurel, NJ 08054		2003 Notice Only - Collection Agency for Prodigy				0.00
Account No. xxxxxxxxxxx7288 Debt Credit Services P O Box 8129 Akron, OH 44320-0129	J	2004 Notice Only - Collection Agency for SBC				0.00
Sheet no. <u>10</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,576.00

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx6554 Directv PO Box 29079 Glendale, CA 91209	J	2006 Cable TV				95.00
Account No. xxxxxxxx6-604 Dr. Seuss and Friends Supplement 2931 E McCarty St Jefferson City, MO 65101	J	2006 Charge				25.00
Account No. xxx-xxx-6610 Drauden Point Middle School 1911 Drauden Rd Plainfield, IL 60586	J	2005 Tuition				1,316.00
Account No. xx-xx xxxx7789 Emergency Healthcare Physicians 200 E Chicago Ave Ste 202 Westmont, IL 60559	J	2002 medical bills				195.00
Account No. xxxxx9091 Financial Asset Management Systems PO Box 926050 Norcross, GA 30010	J	2004 Notice Only - Collection Agency for Cingular Wireless				0.00
Sheet no. <u>11</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,631.00

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxx3888 First Horizon Home Loa 4000 Horizon Way Irving, TX 75063	J	Opened 7/26/02 Last Active 2/28/07 FHARealEstateMortgage				181,561.00
Account No. Nicole Lincoln First Midwest Bank 50 W Jefferson St Joliet, IL 60432	J	2006 Bad Check				525.00
Account No. xxx9515 First Revenue Assurance PO Box 5818 Denver, CO 80217	J	2004 Notice Only - Collection Agency for ADT Home Security				0.00
Account No. x8703 Global 22 East Main St Po Box 750 Geneva, OH 44041	W	Opened 12/01/01 Last Active 9/01/02 Global Control				153.00
Account No. Matthew Lincoln Check #171 Goggins & Lavintman, PA 3140 Neil Armstrong Blvd Ste 319 Saint Paul, MN 55121	J	2003 Notice Only - Collection Agency for Cub Foods				0.00
Sheet no. <u>12</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 182,239.00

Official Form 6F (10/06) - Cont.

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxx6439 Heller & Frisone 33 N. LaSalle St. #1200 Chicago, IL 60602-2603	J	2003 Notice Only - Collection Agency for TCF bank				0.00
Account No. xx5858 Hinkley Springs Water Company 6055 S Harlem Ave Chicago, IL 60638	J	2003 Charge				315.00
Account No. H-xxx0163 Hinsdale Hospital* 12 Salt Creek Lane Suite 400 Hinsdale, IL 60521	J	2003 medical bills				852.00
Account No. xxxxxx3820 I C System Po Box 64378 Saint Paul, MN 55164	W	Opened 6/18/01 Last Active 11/01/04 Collection Orthosport				1,389.00
Account No. xxx-xx-3475 I.D.E.S. P.O. Box 4385 Chicago, IL 60680	J	2006 Overpayment of Unemployment Benefits				1,400.00
Sheet no. <u>13</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						3,956.00

Official Form 6F (10/06) - Cont.

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx8383 ICS Collection Services P.O. Box 646 Oak Lawn, IL 60454	J	2005 Notice Only - Collection Agency for Joliet Radiological Services Co.				0.00
Account No. xx-xx-xxxx9719 Joliet Radiological Service Corp. 2208 Weber Rd Joliet, IL 60435	J	2004 Medical Bills				136.00
Account No. ILjxxxxxxxx6754 Lighthouse Financial PO Box 18512 Tampa, FL 33679	J	2005 Line of Credit				789.00
Account No. 3CQ6 Lvnv Funding P.o. B 10584 Greenville, SC 29603	H	Opened 9/01/05 FactoringCompanyAccount				467.00
Account No. xgpx6943 MCI The Neighborhood P.O. Box 4600 Iowa City, IA 52244	J	2006 Phone Charges				240.00
Sheet no. <u>14</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,632.00

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx7101 Medical Recovery Specialists, Inc. 2200 E Devon Ave Ste 288 Des Plaines, IL 60018	J	2005 Notice Only - Collection Agency for Prairie Emergency Services				0.00
Account No. xxxxxx0139 Merchants Cr 223 W Jackson St Suite 900 Chicago, IL 60606	H	Opened 9/01/04 Last Active 12/01/04 Med1hinsdale Hospital				851.00
Account No. xxxxxx0219 Merchants Cr 223 W Jackson St Suite 900 Chicago, IL 60606	W	Opened 9/01/04 Last Active 12/01/04 Med1hinsdale Hospital				205.00
Account No. xxxxxx3620 Merchants' Credit Guide Co. 223 W. Jackson Blvd Chicago, IL 60606	J	2002 Notice Only - Collection Agency for Hinsdale Hospital				0.00
Account No. x6727 Midland Finance Co 7541 N Western Ave Chicago, IL 60645	H	Opened 7/28/00 Last Active 7/01/01 NoteLoan				0.00
Sheet no. <u>15</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,056.00

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 41AA00	J	2004				
NCO Financial 507 Prudential Rd. Horsham, PA 19044		Notice Only - Collection Agency for Cingular				
						0.00
Account No. ALW626	J	2005				
NCO Financial 507 Prudential Rd. Horsham, PA 19044		Notice Only - Collection Agency for Capital One				
						0.00
Account No. xxxxxxx1531	J	2003				
NCO Financial 507 Prudential Rd. Horsham, PA 19044		Notice Only - Collection Agency for Telecheck				
						0.00
Account No. xxxx5154	W	Opened 2/23/04 Last Active 12/01/06				
Nco-medclr Po Box 8547 Philadelphia, PA 19101		FactoringCompanyAccount Emergency Healthcare Physc.				
						195.00
Account No. xxxx5500	W	Opened 2/23/04				
Nco-medclr Po Box 8547 Philadelphia, PA 19101		FactoringCompanyAccount Emergency Healthcare Physc.				
						32.00
Sheet no. <u>16</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						227.00

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. x-xx-xx-x611-7 Nicor Gas PO Box 310 Aurora, IL 60507	J	2005 Utilities				1,190.00
Account No. xx2570 Nicor Gas 1844 Ferry Road Naperville, IL 60563	W	Opened 8/01/01 Last Active 1/01/07 Other				1,219.00
Account No. xxxxxxx1697 Nicor Gas 1844 Ferry Road Naperville, IL 60563	W	Opened 10/01/97 Last Active 9/01/01 Other				0.00
Account No. Fxxxx1818 Northland Group PO Box 390905 Edina, MN 55439	J	2006 Notice Only - Collection Agency for Capital One				0.00
Account No. xxxxxxx1441 NSA, Inc. 751 Summa Ave Westbury, NY 11590	J	2003 Notice Only - Collection Agency for Primary Teachers				0.00
Sheet no. <u>17</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 2,409.00

Official Form 6F (10/06) - Cont.

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx-xx-3475 OSI P O Box 983 Brookfield, WI 53008-0983	J	2005 Notice Only - Collection Agency for Capital One				0.00
Account No. xxx*xxx994.1 Pathology Laboratory Consultants 6965 Reliable Parkway Chicago, IL 60686	J	2006 Medical bills				144.00
Account No. xxx*xx423.1 Pathology Laboratory Consultants Dept. 77-6919 Chicago, IL 60678	J	2002 medical bills				13.00
Account No. Nicole Lincoln Payday Loan Store Joliet 4031 B W 183rd St Country Club Hills, IL 60478	J	2006 Payday Loan				778.00
Account No. xxx4169 Pellettieri & Associated, LTD 991 Oak Creek Drive Lombard, IL 60148	J	2005 Notice Only - Collection Agency for Provena Mercy Medical Center				0.00
Sheet no. <u>18</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						935.00

Official Form 6F (10/06) - Cont.

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxx5044 Penn Credit Corp PO Box 988 Harrisburg, PA 17108	J	2005 Notice Only - Collection Agency for Primary Teachers				0.00
Account No. Pxx0369 Plainfield Fire Prot Dist PO Box 457 Wheeling, IL 60090	J	2005 Ambulance svcs				550.00
Account No. AAxx7219 Prairie Emergency Services PO Box 2669 Joliet, IL 60434	J	2005 medical bills				375.00
Account No. xx2149 Prairie Emergency Services SC PO Box 2669 Joliet, IL 60434	J	2004 Medical bills				688.00
Account No. xxxxxxxxxxxxxx30BDVI97 Prodigy Communications 6500 River Place Blvd Building 3 Austin, TX 78730	J	2003 Internet				53.00
Sheet no. <u>19</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,666.00

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. DCxxxxxx0278 Provena Saint Joseph Medical Center 333 North Madison Street Joliet, IL 60435	J	2006 Medical bills				50.00
Account No. DCxxxxxx8293 Provena Saint Joseph Medical Center 333 North Madison Street Joliet, IL 60435	J	2005 medical bills				1,395.00
Account No. xxxxxxx1000 Risk Managment Alternatives 1829 Reistertown Rd. Pikesville, MD 21208	J	2004 Notice Only - Collection Agency for SBC				0.00
Account No. M&M Orth v Matthew Lincoln Ruth P Walz Thompson PO Box 1106 Lake Zurich, IL 60047	J	2004 Notice Only - Collection Agency for M&M Orthopedics				0.00
Account No. xxxxxx6610 SBC Illinois* 208 S LaSalle St Suite 814 Chicago, IL 60604	J	2004 Long Distance				5.00
Sheet no. <u>20</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,450.00

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxx6-604 Scholastic 2931 E McCarty St Jefferson City, MO 65101	J	2006 Charge				22.00
Account No. xCQx2693 Sherman Acquisitions Po Box 740281 Houston, TX 77274	H	Opened 9/29/05 FactoringCompanyAccount Mci				467.00
Account No. Fxxxxx7337 Silver Cross Hospital 1200 Maple Road Joliet, IL 60432	J	2003 Medical Bills				1,090.00
Account No. xx5444 Spring-Green Lawn & Tree Care 11927 Spaulding School Dr. Plainfield, IL 60585	J	2006 Charge				36.00
Account No. xxx6156 Superior Asset, Inc PO Box 1205 Oaks, PA 19456	J	2005 Notice Only - Collection Agency for Cingular				0.00
Sheet no. <u>21</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,615.00

Official Form 6F (10/06) - Cont.

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxx-xx2907 TCF National Bank 800 Burr Ridge Parkway Burr Ridge, IL 60521	J	2003 Bank				650.00
Account No. xxx3508 The Education Center 3515 W Market St PO Box 9753 Greensboro, NC 27429	J	2004 Charge				34.00
Account No. xxxxx-xxx-xxxxxx5938 Transworld Systems Inc 25 Northwest Point Blvd #750 Elk Grove Village, IL 60007	J	2004 Notice Only - Collection Agency for Tru Green-Chemlawn				0.00
Account No. xxx7789 Tri County Accounts Bureau, Inc PO Box 515 Wheaton, IL 60189	J	2004 Notice Only - Collection Agency for Hinsdale Hospital				0.00
Account No. xxxxxxxxxxxx7400 Trnty/st Lns 2077 Half Day Road Deerfield, IL 60015	W	Opened 3/01/05 Unsecured				162.00
Sheet no. <u>22</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 846.00

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxx9873	J	2005				
TRS Recovery Services, Inc 5251 Westheimer Houston, TX 77056		Notice Only - Collection Agency for Wal-Mart				
						0.00
Account No. xxxxxxxxxx5562	J	2005				
TRS Recovery Services, Inc 5251 Westheimer Houston, TX 77056		Notice Only - Collection Agency for Cub Foods				
						0.00
Account No. xx8311	J	2006				
TruGreen Chemlawn 14405 S Route 59 Plainfield, IL 60544		Charge				
						60.00
Account No. xxxxx1520	J	2004				
Tsys Total Debt Management, Inc. PO Box 6700 Norcross, GA 30091		Notice Only - Collection Agency for Capital One				
						0.00
Account No. xxxx3563	J	2005				
U-Haul 11238 S Rte 59 Naperville, IL 60564		Moving Truck				
						95.00
Sheet no. <u>23</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						155.00

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxx-x0001 Verizon Wirelss Bankruptcy Department PO Box 3397 Bloomington, IL 61702	J	2006 Cell phone				612.00
Account No. Rx2001 Viking Collection Service 7500 Office Ridge Cir Eden Prairie, MN 55344	J	2005 Notice Only - Collection Agency for Capital One				0.00
Account No. xxxx8947 Wells Fargo Bank P O Box 30086 Los Angeles, CA 90030-0086	J	2004 Bank Loan				3,130.00
Account No. WILxxxxxxx5-634 Will County State's Attorney PO Box 800 Joliet, IL 60434	J	2006 Bad Check				493.00
Account No. xxxxxxxxxx5874 Williams & Fudge, Inc. 775 Addison Ave PO Box 11590 Rock Hill, SC 29731	J	2006 Charge				191.00
Sheet no. <u>24</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 4,426.00

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxx-xx-3475						
Worthington, Moore & Jacobs 850 S State St Ste 5 Dover, DE 19901	J	2005 Notice Only - Collection Agency for Scholastic				0.00
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <u>25</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						0.00
						Total (Report on Summary of Schedules)
						308,588.67

Form B6G
(10/05)

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
--	--

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

Form B6H
(10/05)

In re Matthew E Lincoln,
Nicole R Lincoln

Case No. _____

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0 continuation sheets attached to Schedule of Codebtors

In re Matthew E Lincoln
Nicole R Lincoln

Debtor(s)

Case No. _____

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Married	Daughter	1
	Son	12
	Daughter	13
	Daughter	14
	Daughter	15
	Daughter	16
	Son	5
Employment:	DEBTOR	SPOUSE
Occupation	Bus Driver	Teacher
Name of Employer	Chicago Transit Authority	West Aurora School District #129
How long employed	4 years	4 years
Address of Employer	254 W. Lake Street Chicago, IL 60654	80 S River Rd Aurora, IL 60506

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

DEBTOR	SPOUSE
\$ 0.00	\$ 3,078.00

2. Estimate monthly overtime

\$ 0.00	\$ 0.00
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3. SUBTOTAL

\$ 0.00	\$ 3,078.00
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ 0.00	\$ 560.00
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b. Insurance

\$ 0.00	\$ 0.00
---------	---------

c. Union dues

\$ 0.00	\$ 0.00
---------	---------

d. Other (Specify): _____

\$ 0.00	\$ 0.00
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\$ 0.00	\$ 0.00
---------	---------

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ 560.00
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00	\$ 2,518.00
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7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ 0.00	\$ 0.00
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8. Income from real property

\$ 0.00	\$ 0.00
---------	---------

9. Interest and dividends

\$ 0.00	\$ 0.00
---------	---------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ 0.00	\$ 0.00
---------	---------

11. Social security or government assistance

(Specify): _____

\$ 0.00	\$ 0.00
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\$ 0.00	\$ 0.00
---------	---------

12. Pension or retirement income

\$ 0.00	\$ 0.00
---------	---------

13. Other monthly income

(Specify):

Adoption Subsidy

\$ 0.00	\$ 1,299.00
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Temporary Total Disability

\$ 2,161.08	\$ 0.00
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14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 2,161.08	\$ 1,299.00
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 2,161.08	\$ 3,817.00
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ 5,978.08

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Matthew E Lincoln
Nicole R Lincoln

Debtor(s)

Case No.

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,750.00
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:	\$	250.00
a. Electricity and heating fuel	\$	60.00
b. Water and sewer	\$	50.00
c. Telephone	\$	100.00
d. Other <u>Cable/Internet</u>	\$	150.00
3. Home maintenance (repairs and upkeep)	\$	1,000.00
4. Food	\$	200.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	400.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)	\$	0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	100.00
d. Auto	\$	0.00
e. Other	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)	\$	0.00
(Specify)		
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	400.00
b. Other <u>Vehicle 2</u>	\$	275.00
c. Other	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other <u>See Detailed Expense Attachment</u>	\$	1,275.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$	6,310.00
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19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	5,978.08
b. Average monthly expenses from Line 18 above	\$	6,310.00
c. Monthly net income (a. minus b.)	\$	-331.92

Official Form 6J (10/06)

In re Matthew E Lincoln
Nicole R Lincoln

Case No. _____

Debtor(s)

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Expenditures:

Personal Grooming	\$	150.00
Auto Repairs/Maintenance	\$	75.00
Tuition, Books, School Supplies	\$	200.00
Childcare	\$	400.00
Professional Fees/Dues	\$	100.00
Student Loans	\$	150.00
Household Supplies	\$	150.00
Drugstore	\$	50.00
Total Other Expenditures	\$	1,275.00

United States Bankruptcy Court
Northern District of Illinois

In re Matthew E Lincoln
Nicole R Lincoln

Debtor(s)

Case No. _____
Chapter 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 40 sheets *[total shown on summary page plus 2]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date July 13, 2007

Signature /s/ Matthew E Lincoln
Matthew E Lincoln
Debtor

Date July 13, 2007

Signature /s/ Nicole R Lincoln
Nicole R Lincoln
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

Official Form 7
(04/07)

**United States Bankruptcy Court
Northern District of Illinois**

In re Matthew E Lincoln
Nicole R Lincoln Debtor(s) Case No. _____
Chapter 7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$64,084.00	H & W - Employment income - 2005 Tax Transcript
\$71,850.00	H & W - Employment income - 2006 Tax Transcript
\$22,000.00	H & W - Employment income - 2007 YTD Pay Stubs

2. Income other than from employment or operation of business

None

☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$11,886.00	H & W - Temporary Total Disability - 2005 Pay Stubs
\$7,794.00	H & W - Adoption Subsidy - 2005 Pay Stubs

3. Payments to creditors

None

☒ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None

☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None

☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Capital One Bank v. Matthew E. Lincoln Case no: 05 SC 3058	Wage Garnishment	In the Circuit Court of the Twelfth Judicial Circuit Will County, Illinois	Judgement in the amount of \$1,313.67
Asset Acceptance LLC v. Matthew Lincoln Case no: 07 SC 541	Small Claims Complaint	In the Circuit Court of the Twelfth Judicial Circuit Will County, Illinois	Judgment in the amount of \$2,172.75

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Lighthouse Financial PO Box 18512 Tampa, FL 33679	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 2006	DESCRIPTION AND VALUE OF PROPERTY 1996 Dodge Grand Caravan, 131k miles. Loan balance of \$797
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6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Legal Helpers 20 W. Kinzie Suite 1300 Chicago, IL 60610	2006	\$1350
Credit Infonet 4540 Honeywell Ct Dayton, OH 45424-5760		\$384 for lien search title report, real estate property valuation, prior tax transcripts, three credit reports, payment for credit counseling and debtor education and assistance with credit protection-post filing

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF
GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18 . Nature, location and name of business

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date July 13, 2007

Signature /s/ Matthew E Lincoln
Matthew E Lincoln
Debtor

Date July 13, 2007

Signature /s/ Nicole R Lincoln
Nicole R Lincoln
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Form 8
(10/05)

**United States Bankruptcy Court
Northern District of Illinois**

In re Matthew E Lincoln
Nicole R Lincoln Debtor(s) Case No. _____
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- ☒ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☒ I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2000 Chevrolet Blazer, 115k miles	Americredit				X
Real Estate located at: 1815 Cumberland Dr. Plainfield, IL 60586	First Horizon Home Loans				X

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
-NONE-		

Date July 13, 2007 Signature /s/ Matthew E Lincoln
Matthew E Lincoln
Debtor

Date July 13, 2007 Signature /s/ Nicole R Lincoln
Nicole R Lincoln
Joint Debtor

United States Bankruptcy Court
Northern District of Illinois

In re Matthew E Lincoln
 Nicole R Lincoln

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>1,350.00</u>
Prior to the filing of this statement I have received.....	\$	<u>1,350.00</u>
Balance Due.....	\$	<u>0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning as needed.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, any document retrieval services, credit counseling and financial management course fees, post-discharge credit repair, judicial lien avoidances, preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, relief from stay actions, motions to redeem or any other adversary proceeding, or preparation and filing of reaffirmation agreements and applications.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: July 13, 2007

/s/ Joseph Q. Lou #

Joseph Q. Lou # 6290082

Legal Helpers, PC

20 W. Kinzie

13th Floor

Chicago, IL 60610

(312) 467-0004 Fax: (312) 467-1832

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Joseph Q. Lou # 6290082

Printed Name of Attorney

Address:

20 W. Kinzie

13th Floor

Chicago, IL 60610

(312) 467-0004

X /s/ Joseph Q. Lou #

Signature of Attorney

July 13, 2007

Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Matthew E Lincoln

Nicole R Lincoln

Printed Name of Debtor

X /s/ Matthew E Lincoln

Signature of Debtor

July 13, 2007

Date

Case No. (if known)

X /s/ Nicole R Lincoln

Signature of Joint Debtor (if any)

July 13, 2007

Date

**United States Bankruptcy Court
Northern District of Illinois**

In re Matthew E Lincoln
Nicole R Lincoln Debtor(s) Case No. _____
Chapter 7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 116

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: July 13, 2007 /s/ Matthew E Lincoln
Matthew E Lincoln
Signature of Debtor

Date: July 13, 2007 /s/ Nicole R Lincoln
Nicole R Lincoln
Signature of Debtor

Joseph Q. Lou #
Legal Helpers, PC
20 W. Kinzie
13th Floor
Chicago, IL 60610

AmeriCash Loans
180 S Bollingbrook Rd
Bolingbrook, IL 60440

Blitt and Gaines, P.C.
318 W. Adams Street
Suite 1600
Chicago, IL 60606

ACC International
919 Estes Ct
Schaumburg, IL 60193

Americredit
PO Box 78143
Phoenix, AZ 85062-8143

Bureau of Collection Recovery, Inc
7575 Corporate Way
Eden Prairie, MN 55344

ACS Education Services
2505 S Finley Rd
Lombard, IL 60148

Americredit
801 Cherry St Ste 3900
Fort Worth, TX 76102

Cab Serv
60 Barney Dr
Joliet, IL 60435

ADT Security Services
PO Box 650485
Dallas, TX 75265

Appelles
PO Box 1197
Westerville, OH 43086

CAB Services
60 Barney Dr
Joliet, IL 60435

Aes/wachovia Bank
Po Box 2461
Harrisburg, PA 17105

Arrow Financial Services
5996 W Touhy Ave
Niles, IL 60714

Capital 1 Bk
11013 W Broad St
Glen Allen, VA 23060

AFNI, Inc
404 Brock Drive
PO Box 3427
Bloomington, IL 61701

Asset Acceptance LLC
208 S LaSalle St
Suite 814
Chicago, IL 60604

Capital One
PO Box 30285
Attn: Bankruptcy Dept
Salt Lake City, UT 84130-0285

Afni, Inc.
Po Box 3427
Bloomington, IL 61702

Associated Pathologists of Joliet
PO Box 8660
Saint Louis, MO 63126

Category Payment Recovery Servic
3500 5th St
Northport, AL 35476

Allied Interstate
3000 Corporate Exchange Dr
5th Floor
Columbus, OH 43231

Associated Radiologists of Joliet
39069 Treasury Center
Chicago, IL 60694

Central Credit Services, Inc.
PO Box 189
Saint Charles, MO 63302

American Credit Systems, Inc
400 W. Lake Street
Suite 111
Roselle, IL 60172-0849

Attention, LLC
PO Box 2348
Sherman, TX 75091

Certegy Recovery Services
3500 5th St.
Northport, AL 35476

Case 07-12514 Doc 1
Children's Memorial Medical Group
75 Remittance Dr
Ste 1312
Chicago, IL 60675

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Computer Credit
PO Box 191100
Cincinnati, OH 45211

Debt Credit Services
P O Box 8129
Akron, OH 44320-0129

Children's Memorial Medical Group
75 Remittance Dr
Ste 1312
Chicago, IL 60675

Computer Credit
640 W Fourth Street
P.O. Box 5238
Winston Salem, NC 27113

Directv
PO Box 29079
Glendale, CA 91209

Cingular Wireless
5020 Ash Grove Road
Springfield, IL 62707

Consumer Potfolio Services
PO Box 57071
Irvine, CA 92619

Dr. Seuss and Friends Supplement
2931 E McCarty St
Jefferson City, MO 65101

City of Joliet
Collector's Office
Joliet, IL 60432

Credit Bureau Of Farib
28 3rd St Ne
Faribault, MN 55021

Drauden Point Middle School
1911 Drauden Rd
Plainfield, IL 60586

City of Joliet Municipal Services
150 W Jefferson St
Joliet, IL 60432

Credit Protect Assoc
1355 Noel Rd Suite 2100
Dallas, TX 75240

Emergency Healthcare Physicians
200 E Chicago Ave
Ste 202
Westmont, IL 60559

Collection Co. of America
700 Longwater Dr.
Norwell, MA 02061-1624

Credit Protection Association, LP
13355 Noel Road
Dallas, TX 75240

Financial Asset Management Syste
PO Box 926050
Norcross, GA 30010

Collegiate Funding Services
PO Box 6004
Ridgeland, MS 39158

Creditors Collection B
755 Almar Pkwy
Bourbonnais, IL 60914

First Horizon Home Loa
4000 Horizon Way
Irving, TX 75063

Com Ed
Customer Care Center
PO Box 805379
Chicago, IL 60680

Creditors Collection Bureau
P.O. Box 63
Kankakee, IL 60901

First Horizon Home Loans
4000 Horizon Way
Irving, TX 75063

Comcast Correspondence Division
943 N. Expressway #15-
PMB 19
Brownsville, TX 78520

Credtrs Coll
Pob 63 151 N Schuyler Ave
Kankakee, IL 60901

First Midwest Bank
50 W Jefferson St
Joliet, IL 60432

Commercial Recovery Corporation
PO Box 49421
Minneapolis, MN 55449

D&B RMS
305 Fellowship Rd
Ste 100
Mount Laurel, NJ 08054

First Revenue Assurance
PO Box 5818
Denver, CO 80217

Goggins & Lavintman, PA
3140 Neil Armstrong Blvd
Ste 319
Saint Paul, MN 55121

MCI
The Neighborhood
P.O. Box 4600
Iowa City, IA 52244

NSA, Inc.
751 Summa Ave
Westbury, NY 11590

Heller & Frisone
33 N. LaSalle St.
#1200
Chicago, IL 60602-2603

Medical Recovery Specialists, Inc.
2200 E Devon Ave
Ste 288
Des Plaines, IL 60018

OSI
P O Box 983
Brookfield, WI 53008-0983

Hinkley Springs Water Company
6055 S Harlem Ave
Chicago, IL 60638

Merchants Cr
223 W Jackson St Suite 900
Chicago, IL 60606

Pathology Laboratory Consultants
6965 Reliable Parkway
Chicago, IL 60686

Hinsdale Hospital*
12 Salt Creek Lane
Suite 400
Hinsdale, IL 60521

Merchants' Credit Guide Co.
223 W. Jackson Blvd
Chicago, IL 60606

Pathology Laboratory Consultants
Dept. 77-6919
Chicago, IL 60678

I C System
Po Box 64378
Saint Paul, MN 55164

Midland Finance Co
7541 N Western Ave
Chicago, IL 60645

Payday Loan Store Joliet
4031 B W 183rd St
Country Club Hills, IL 60478

I.D.E.S.
P.O. Box 4385
Chicago, IL 60680

NCO Financial
507 Prudential Rd.
Horsham, PA 19044

Pellettieri & Associated, LTD
991 Oak Creek Drive
Lombard, IL 60148

ICS Collection Services
P.O. Box 646
Oak Lawn, IL 60454

Nco-medclr
Po Box 8547
Philadelphia, PA 19101

Penn Credit Corp
PO Box 988
Harrisburg, PA 17108

Joliet Radiological Service Corp.
2208 Weber Rd
Joliet, IL 60435

Nicor Gas
PO Box 310
Aurora, IL 60507

Plainfield Fire Prot Dist
PO Box 457
Wheeling, IL 60090

Lighthouse Financial
PO Box 18512
Tampa, FL 33679

Nicor Gas
1844 Ferry Road
Naperville, IL 60563

Prairie Emergency Services
PO Box 2669
Joliet, IL 60434

Case 97-12514 Doc 1
Prairie Emergency Services-SC
PO Box 2669
Joliet, IL 60434

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Superior Assol, Inc
PO Box 1205
Oaks, PA 19456

Verizon Wireless
Bankruptcy Department
PO Box 3397
Bloomington, IL 61702

Prodigy Communications
6500 River Place Blvd
Building 3
Austin, TX 78730

TCF National Bank
800 Burr Ridge Parkway
Burr Ridge, IL 60521

Viking Collection Service
7500 Office Ridge Cir
Eden Prairie, MN 55344

Provena Saint Joseph Medical Center
333 North Madison Street
Joliet, IL 60435

The Education Center
3515 W Market St
PO Box 9753
Greensboro, NC 27429

Wells Fargo Bank
P O Box 30086
Los Angeles, CA 90030-0086

Risk Managment Alternatives
1829 Reistertown Rd.
Pikesville, MD 21208

Transworld Systems Inc
25 Northwest Point Blvd
#750
Elk Grove Village, IL 60007

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PO Box 800
Joliet, IL 60434

Ruth P Walz Thompson
PO Box 1106
Lake Zurich, IL 60047

Tri County Accounts Bureau, Inc
PO Box 515
Wheaton, IL 60189

Williams & Fudge, Inc.
775 Addison Ave
PO Box 11590
Rock Hill, SC 29731

SBC Illinois*
208 S LaSalle St
Suite 814
Chicago, IL 60604

Trnty/st Lns
2077 Half Day Road
Deerfield, IL 60015

Worthington, Moore & Jacobs
850 S State St
Ste 5
Dover, DE 19901

Scholastic
2931 E McCarty St
Jefferson City, MO 65101

TRS Recovery Services, Inc
5251 Westheimer
Houston, TX 77056

Sherman Acquisitions
Po Box 740281
Houston, TX 77274

TruGreen Chemlawn
14405 S Route 59
Plainfield, IL 60544

Silver Cross Hospital
1200 Maple Road
Joliet, IL 60432

Tsys Total Debt Management, Inc.
PO Box 6700
Norcross, GA 30091

Spring-Green Lawn & Tree Care
11927 Spaulding School Dr.
Plainfield, IL 60585

U-Haul
11238 S Rte 59
Naperville, IL 60564